

# Electronic Filing System (EFS) Data

## Electronic Patent Application Submission

### USPTO Use Only

EFS ID: 12466  
Application ID: 09682602  
Title of Invention: METHOD AND APPARATUS FOR  
SECURING FINANCING IN A LOAN  
TRANSACTION  
First Named Inventor: John Hershey  
Domestic/Foreign Application: Domestic Application  
Filing Date: null  
Effective Receipt Date: 2001-09-26   
Submission Type: Utility Patent Filing  
Filing Type: new-utility  
Confirmation Number: 0  
Attorney Docket Number: RD-27364  
Digital Certificate Holder: cn=John F. Thompson, ou=Registered Attorneys, ou=Patent and  
Trademark Office, ou=Department of Commerce, o=U.S.  
Government, c=US  
Certificate Message Digest: B6SnirtHSGwZXU36Te8cFA==  
Total Fees Authorized: \$1294.0

Payment Category: DA – Deposit Account  
Deposit Account Number: 70868  
Deposit Account Name: John F. Thompson

# TRANSMITTAL FORM

JC474 U.S. PRO  
09/682602  
09/26/01

Electronic Version 1.0.2

Stylesheet Version: 1.0

Attorney Docket Number: RD-27364

## METHOD AND APPARATUS FOR SECURING FINANCING IN A LOAN TRANSACTION

First Named Inventor: John Eric Hershey

**SUBMITTED BY**

Name: John F. Thompson

Registration Number: 43,953

Electronic Signature Mark: JFT Date Signed: 20010926

*I certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.*

*I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.*

Attached Files:

bibd-transmittal	ThompsonRD-27364apds.xml
fee-transmittal	ThompsonRD-27364fee.xml
specification	27364.xml
declaration	Dec1.tif
declaration	Dec2.tif

Attached Image File(s):

Dec1.tif



**Comments:**

## DECLARATION FOR PATENT APPLICATION

Docket Number  
RD-27,364

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### METHOD AND APPARATUS FOR SECURING FINANCING IN A LOAN TRANSACTION

the specification of which is attached hereto unless the following box is checked:

was filed on \_\_\_\_\_ as United States Application Number or PCT International Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

#### Prior Foreign Application

Priority Claimed

Yes  No

Yes  No

(Number) (Country) (Day/Month/Year Filed)

(Number) (Country) (Day/Month/Year Filed)

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

(Application Number) (Filing Date)

(Application Number) (Filing Date)

I hereby claim the benefit under Title 35, United States Code §120 of any United States Application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number) (Filing Date) (Status - patented, pending, abandoned)

(Application Number) (Filing Date) (Status - patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, CUSTOMER NO. 006147.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such wilful false statements may jeopardize the validity of the application or any patent issued thereon.

**SOLE OR FIRST INVENTOR:**

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Signature: John Erik Hershey Date 9/25/2001  
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\_\_\_\_\_

**SECOND JOINT INVENTOR:**

Full name: \_\_\_\_\_  
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Signature: \_\_\_\_\_ Date \_\_\_\_\_  
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**THIRD JOINT INVENTOR:**

Full name: \_\_\_\_\_  
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Signature: \_\_\_\_\_ Date \_\_\_\_\_  
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**FOURTH JOINT INVENTOR:**

Full name: \_\_\_\_\_  
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\_\_\_\_\_  
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# FEE TRANSMITTAL

Electronic Version 1.0.4

Stylesheet Version: 1.0

*Patent fees are subject to annual revisions on or about October 1st of each year.*

Large Entity

## TOTAL FEES AUTHORIZED: \$ 1294

The commissioner is hereby authorized to charge indicated processing and/or publication fees and credit any overpayments to:

Deposit Account Number: 07-0868



Deposit Account Name: General Electric Company-CRD

Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.

SUBMITTED BY

Authorized Name: John F. Thompson

Electronic Signature Mark: JFT

Date Signed: 20010926

BASIC FILING FEE

Fee Description	Fee Code	Fee Paid
Utility Filing Fee	101	\$ 710

Subtotal For Basic Filing Fee: \$ 710

EXTRA CLAIM FEES

	Fee Code	Fee	Extra Claims	Fee Paid
Total Claims: 48	103	\$ 18	28	\$ 504
Independent Claims: 4	102	\$ 80	1	\$ 80

Subtotal For Extra Claims Fees: \$ 584